

Information to identify the case:

Debtor 1 Carolyn Shanice Fipps-Reed

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4499

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Northern District of Mississippi

Case number: 22-12615-SDM

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Carolyn Shanice Fipps-Reed

6/3/25

By the court: Selene D. Maddox
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Carolyn Shanice Fipps-Reed
Debtor

Case No. 22-12615-SDM
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0537-1

User: autodocke

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Date Rcvd: Jun 03, 2025

Form ID: 318

Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2025:

Recip ID	Recipient Name and Address
db	+ Carolyn Shanice Fipps-Reed, 104 Green Ave., Mound Bayou, MS 38762-9594
4220326	Aarons, 701 An Davis Ave, Cleveland, MS 38732
4220332	Baxter Credit Union, P.O. Box 8135, Vernon Hills, IL 60061
4220334	Bestway Rental Inc, Bestway Rent To Own, Dallas, TX 75251
4220339	+ Delta OB/GYN, 801 1st Street, Cleveland, MS 38732-2398
4220340	+ Destiny, P.O. Box 2303, Columbus, GA 31902-2303
4220349	+ MID South Imagining, 4264 Lakeland Dr, Flowood, MS 39232-8804
4220352	+ MS Title Loan Max, 707 N Davis, Cleveland, MS 38732-2101
4220356	+ Possible Finance, 500 Yale Ave. N, Seattle, WA 98109-5680
4239278	Spring Oaks Capital SPV, LLC., P. O. Box 1216, Chesapeake, VA 23327-1216
4220361	++ TEMPOE LLC DBA WHY NOT LEASE IT, ATTN BOB HOLWADEL, 720 EAST PETE ROSE WAY SUITE 400, CINCINNATI OH 45202-3576 address filed with court:, Tempoe, 1750 Elm St, Ste 1200, Manchester, NH 03102
4220363	True Accord, 53 Maiden Lane, 3rd Floor, San Francisco, CA 94108
4220365	Velocity Investment, 1800 NJ-34, #404A, Wall Township, NJ 07719
4220366	+ Viking Best Properties, P.O. Box 321, Jackson, MS 39205-0321

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4220328	+ EDI: LCIICSYSTEM	Jun 04 2025 04:29:00	AES, Po Box 64378, Saint Paul, MN 55164-0378
4220330	EDI: ATTWIREBK.COM	Jun 04 2025 04:29:00	AT&T, PO Box 5087, Carol Stream, IL 60197-5087
4416456	EDI: ATLASACQU	Jun 04 2025 04:29:00	Atlas Acquisitions LLC, on behalf of UHG I LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
4220327	+ Email/Text: bnc@teampurpose.com	Jun 04 2025 00:36:00	Advance America, 4237-B Lakeland Dr, Flowood, MS 39232-9212
4220329	^ MEBN	Jun 04 2025 00:26:37	Afterpay, 222 Kearny St #600, San Francisco, CA 94108-4509
4220333	Email/Text: bankruptcies.notifications@bcu.org	Jun 04 2025 00:36:00	BCU, 340 N Milwaukee Avenue, Vernon Hills, IL 60061
4220331	+ Email/Text: jcissell@bankofmissouri.com	Jun 04 2025 00:36:00	Bank of Missouri, 216 W 2nd St, Dixon, MO 65459-8048
4220335	+ Email/Text: bankruptcy@bestwayrto.com	Jun 04 2025 00:36:00	Bestway Rental Inc, 2703 Telecom Pkwy, Ste 190, Richardson, TX 75082-3558
4220336	+ Email/PDF: HCABKNotifications@resurgent.com	Jun 04 2025 00:40:57	Bolivar Medical Center, 901 E. Sunflower Rd., Cleveland, MS 38732-2833
4220337	+ EDI: PHINGENESIS	Jun 04 2025 04:29:00	Celtic Bank Co, P.O. Box 4488, Beaverton, OR 97076-4402

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User: autodocke

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4220338	Email/Text: bankruptcy@credencerm.com	Jun 04 2025 00:36:00	Credence Resource Mana, P.O. Box 2238, Southgate, MI 48195-4238
4220688	+ Email/Text: USAMSN.Bankruptcy@usdoj.gov	Jun 04 2025 00:36:00	Department of Labor and Workforce, c/o U.S. Attorney, 900 Jefferson Avenue, Oxford MS 38655-3608
4220341	+ EDI: DIRECTV.COM	Jun 04 2025 04:29:00	DirectTV, P.O. Box 5007, Carol Stream, IL 60197-5007
4226848	EDI: DIRECTV.COM	Jun 04 2025 04:29:00	Directv, LLC, by American InfoSource as agent, PO Box 5072, Carol Stream, IL 60197-5072
4220342	+ EDI: AMINFOFP.COM	Jun 04 2025 04:29:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
4220343	+ Email/Text: crdept@na.firstsource.com	Jun 04 2025 00:36:00	First Source Advantage, 205 Bryant Woods, Buffalo, NY 14228-3609
4220344	+ EDI: PHINGENESIS	Jun 04 2025 04:29:00	Genesis FS Card Servic, P.O. Box 23026, Columbus, GA 31902-3026
4220345	+ EDI: PHINGENESIS	Jun 04 2025 04:29:00	Indigo Card, P.O. Box 4477, Beaverton, OR 97076-4401
4220347	+ Email/Text: ebone.woods@usdoj.gov	Jun 04 2025 00:36:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
4220346	EDI: IRS.COM	Jun 04 2025 04:29:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
4378633	EDI: JEFFERSONCAP.COM	Jun 04 2025 04:29:00	Jefferson Capital Systems LLC, PO BOX 7999, St. Cloud, MN 56302-9617
4220348	Email/Text: customerservice.us@klarna.com	Jun 04 2025 00:36:00	Klarna, PO Box 8116, Columbus, OH 43201
4256302	Email/Text: bankruptcy@selectmgmt.com	Jun 04 2025 00:36:00	LoanMax, LLC, 3440 Preston Ridge Rd, Ste 500, Alpharetta, GA 30005
4220351	+ Email/Text: bankruptcy@mdes.ms.gov	Jun 04 2025 00:36:00	MS Dept of Employment, PO Box 1699, Jackson, MS 39215-1699
4220350	+ EDI: PHINGENESIS	Jun 04 2025 04:29:00	Milestone, P.O. Box 4499, Beaverton, OR 97076-4499
4220691	EDI: MSDOR	Jun 04 2025 04:29:00	Mississippi Department of Revenue, Bankruptcy Section, Post Office Box 22808, Jackson MS 39225-2808
4220353	+ Email/PDF: Bankruptcy_Prod@mohela.com	Jun 04 2025 00:41:22	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
4225744	+ Email/Text: ECMCBKNotices@ecmc.org	Jun 04 2025 00:36:00	Navient Solutions, LLC. on behalf of, ECMC, PO BOX 16408, St Paul, MN 55116-0408
4220354	+ EDI: NFCU.COM	Jun 04 2025 04:29:00	Navy FCU, 820 Follin Lane Se, Vienna, VA 22180-4907
4222160	+ EDI: NFCU.COM	Jun 04 2025 04:29:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
4220355	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 04 2025 00:36:00	Nelnet, Po Box 82561, Lincoln, NE 68501-2561
4238651	+ EDI: JEFFERSONCAP.COM	Jun 04 2025 04:29:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
4220357	+ Email/Text: bankruptcy@pro-credit.com	Jun 04 2025 00:36:00	Professional Credit, Po Box 4037, Jonesboro, AR 72403-4037
4229372	EDI: Q3G.COM	Jun 04 2025 04:29:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4236432	EDI: Q3G.COM		

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		Jun 04 2025 04:29:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
4220360	Email/Text: bankruptcy@springoakscapital.com	Jun 04 2025 00:36:00	Spring Oaks Capital, 1400 Crossways Blvd, Suite 100 B, Chesapeake, VA 23334
4220358	+ Email/Text: cs@securitycreditservicesllc.com	Jun 04 2025 00:36:00	Security Credit Servic, 2623 W. Oxford Loop, Oxford, MS 38655-5442
4220359	+ Email/Text: BANKRUPTCIES@CABLEONE.BIZ	Jun 04 2025 00:36:00	Spark Light, 319 College St, Columbus, MS 39701-5702
4526855	Email/PDF: bncnotices@becket-lee.com	Jun 04 2025 00:30:25	Spring Oaks Capital SPV, LLC, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4220362	+ EDI: TCISOLUTIONS.COM	Jun 04 2025 04:29:00	Total Visa, P.O. Box 89940, Sioux Falls, SD 57109-6940
4220692	^ MEBN	Jun 04 2025 00:26:24	U. S. Department of Education, In care of U. S. Attorney, 900 Jefferson Avenue, Oxford MS 38655-3608
4220364	^ MEBN	Jun 04 2025 00:26:21	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
4225715	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 04 2025 00:36:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4220689	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court., Internal Revenue Service, Attn: Special Processing Staff, 100 West Capitol Street, Room 504, Jackson MS 39269
4220690	*+	Internal Revenue Service, In care of U.S. Attorney, 900 Jefferson Avenue, Oxford MS 38655-3608
4222162	*+	Navy Federal Credit Union, P.O.BOX 3000, MERRIFIELD, VA 22119-3000

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
Jeffrey A. Levingston	jleving@bellsouth.net MS01@ECFCBIS.com

District/off: 0537-1

User: autodocke

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Kent D. McPhail

on behalf of Creditor Consumer Portfolio Services Inc. bankruptcynotices@mslawyers.law,
KentMcPhailAssociatesLLC@jubileebk.net

Thomas C. Rollins, Jr.

on behalf of Debtor Carolyn Shanice Fipps-Reed trollins@therollinsfirm.com
jennifer@therollinsfirm.com;notices@therollinsfirm.com;trollins@ecf.inforuptcy.com;calviljojr81745@notify.bestcase.com;TRol
lins@jubileebk.net;trollins.therollinsfirm.com@recap.email

U. S. Trustee

USTPRegion05.AB.ECF@usdoj.gov

TOTAL: 4